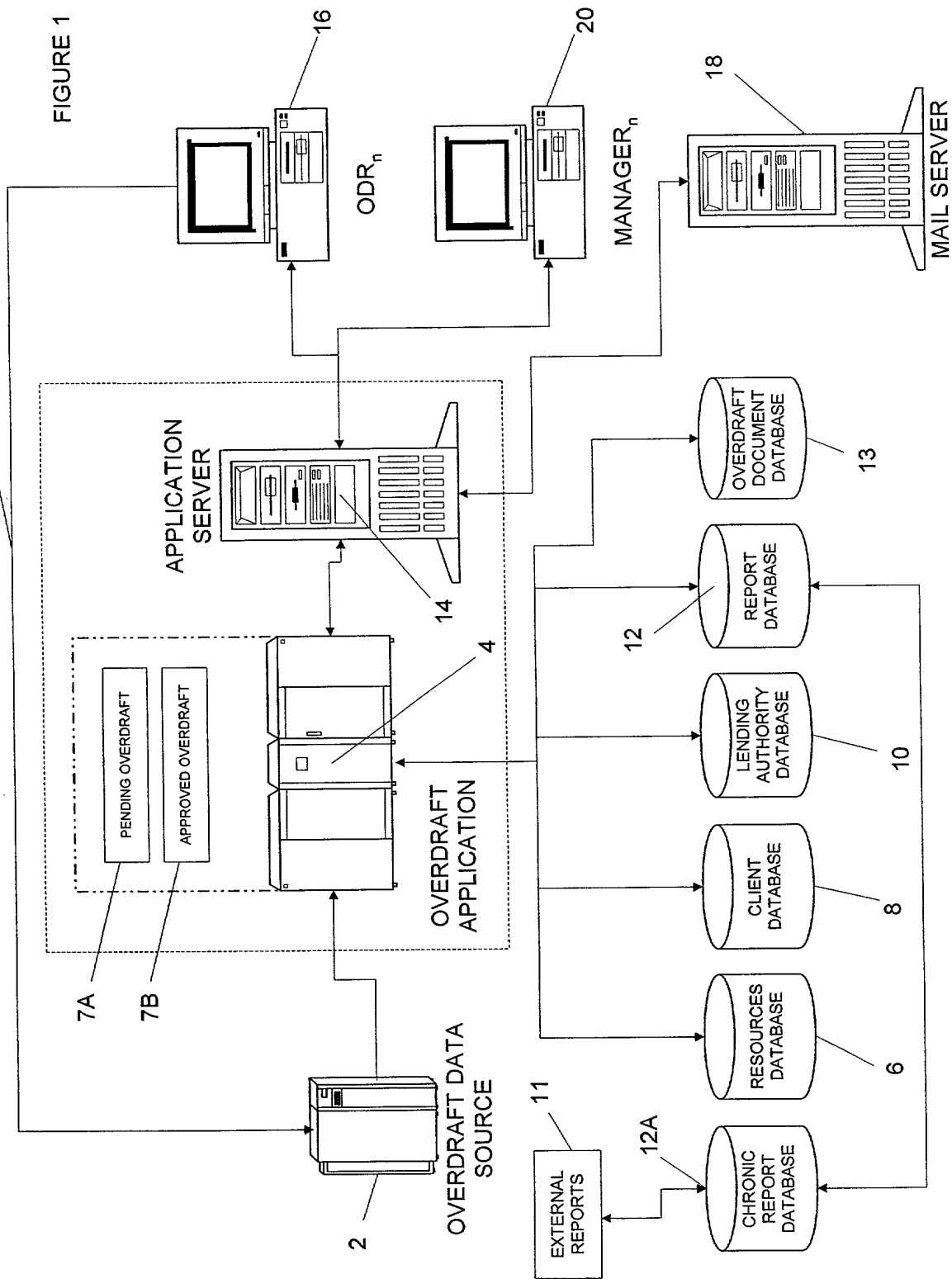


22

FIGURE 1



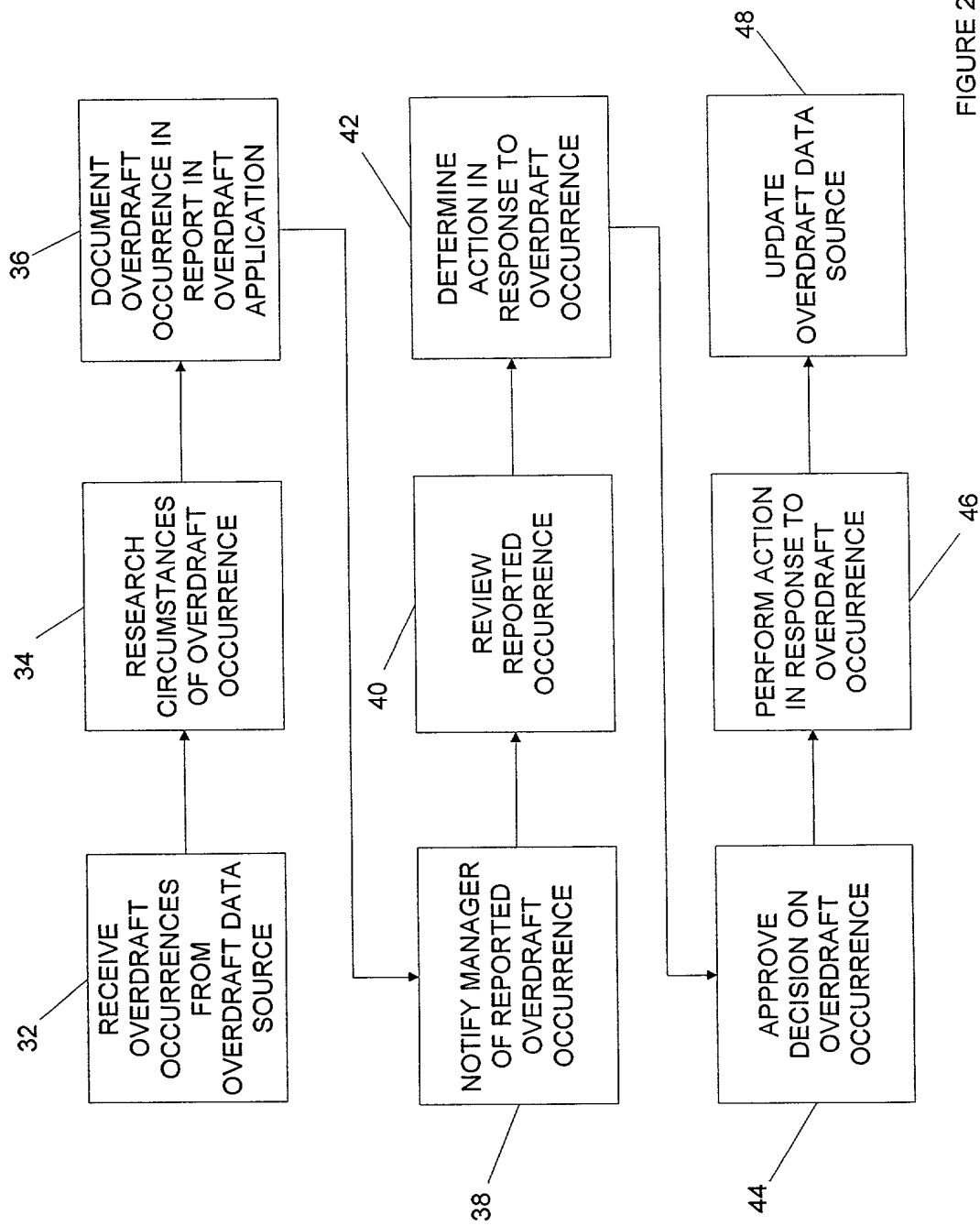


FIGURE 2

66

✓ Save Print Notify Save & Exit

Created 1/1/2002 11:05 AM by Mary Odrep Last Modified on by 62

Status: Awaiting RM approval

OVERDRAFT

60

Current Resource type: ODC
CC Admin Assistant. Susy Smith
Assigned OD Rep.

58

OD Representative Section

56 — Market & CC: 08093

54 — Client Name: MG Industries

52 — OD Rep. Mary Odrep

Populate Fields

64

FIG. 3

Risk Management

Resource Information

Resource Type:

GM : Group Manager ☒
 GM

Common Information:

Name:	Jane Doe	Phone:	41
Title:	Vice President	Fax:	41
Pager:		Home:	
		Cellular:	

Recorded Line Phone: 41

Select Keywords

Keywords

AA : Administrative Assistant
ASA : Agency Services Admin
CE : Credit Executive
CBLS : CB Loan Services Re
CSR : Client Service Rep
DCO : Division Credit Officer
FA : Financial Analyst
☒ GM : Group Manager
ODC : Overdraft Coordinator
ODR : Overdraft Rep
PM : Portfolio Manager

OK

Cancel

FIG. 4A

Select Keywords

Keywords

DCO : Division Credit Officer
FA : Financial Analyst
☒ GM : Group Manager
ODC : Overdraft Coordinator
ODR : Overdraft Rep
PM : Portfolio Manager
RA : Relationship Assistant
RM : Relationship Manager
RMD : Relationship Manager
SE : Segment Executive
TMO : Treasury Manager Offi

OK

Cancel

FIG. 4B

To: 08093 - PGH Healthcare
From: Mary Odrep
Subject: Client Overdraft

Segment: Healthcare
Recorded Line: 412-766-9223
Date: 1/1/2002

82
54 Date Overdrawn: 1/1/2002
Client Name: MG Industries
84 Account #: 12345678

86 Amount of Overdraft/Uncollected: \$85.10 (L) \$150.02 (U)
Ledger or Uncollected Type: L

88 Product/Error Type/Category: DDA : C : NSF : Posting Debits Exceeded Balance/Credits
Product: DDA Error Type: C Category: NSF
90 92

94 OD Rep - Comment/Reason:
Client Error. ACH debit payment drew against insufficient funds. Account is still od this am Client advises she will be making a dep
and more deposits are expected. Penalty assessed through analysis.

96 Disposition Code: PUC

FIG. 5A

Product/Error Type/Category Codes:

Product & Error Code	
DDA : C : CAA : Account Analysis Fees not funded	To be used when the client's negative balance is the result of their Corporate Account Analysis fees posting to the account without proper funding. The fees could be for the exact amount of the overdraft or slightly different depending on the beginning available position in the account.
DDA : C : LC : Letter of Credit Transactions Not Funded	To be used when the account is overdrawn due to letter of credit fees or transactions posting to the account without proper funding. The client is aware of the debits.
DDA : C : LOCF : Line of Credit at Full Commitment	To be used when the client has exhausted the total amount of their established credit line.
DDA : C : NF : Not Funded	To be used when the client's debit activity posts to the account without proper funding. For example, if an ACH debit or ZBA transfer posts to an account that has no available balance or incoming credit activity.
DDA : C : NSF : Posting Debits Exceeded Balance/Credits	To be used when funding is not sufficient to cover checks or debits posting to the account that exceeded the available balance.
DDA : C : RI : Return of deposited item	To be used when the client's account is overdrawn/uncollected due to return items or ACH return items that equal or exceed the negative balance.
DDA : C : UUF : Use of Uncollected Funds	To be used when the client's debit transactions (ACH, wires, internal transfers, etc) draw against unavailable funds. The debit items could be for the exact amount or in excess of the negative position.
LBX : B : BC : Business Credit	To be used when a secured loan payment which has been initiated by the financial institution uncollected lockbox deposits.
LBX : B : DA : Debit Adjustment	To be used when the client's negative position is caused by an internal debit adjustment/memo that equals or exceeds the negative position. The client is not aware of these transactions on the day they post to the account because they do not appear on current day reporting.

FIG. 5B

▼ Disposition		
CCH Return Uncollected - Charge	Charge	C
CNC Return Uncollected - No Charge	Charge	B
CWA Return Uncollected - Waive to Analysis	Charge	C
OCH Paid - Charge	Waive	C
ONC Paid - No Charge	Waive	B
OWA Paid - Waive to Analysis	Waive	C
PUC Paid Uncollected - Charge	Waive	C
PUN Paid Uncollected - No Charge	Waive	B
PWA Paid Uncollected - Waive to Analysis	Waive	C
VCH Return - Charge	Charge	C
VNC Return - No Charge	Charge	B
VWA Return - Waive to Analysis	Charge	C

FIG. 5C





 Edit Document  Print  Expand All  Collapse All	
Client Information Sheet	
Name: MG Industries	
▶	General Information
▶	Internal Contact Section
▶	Overdraft Desk Section

FIG. 6

Name: MG Industries

General Information

Cost Center:

Lead CC: 08093
Name: PGH Healthcare
Manager: Jon Jonathon
Phone: 412-555-1212
Segment: Healthcare
AA: Susy Smith
Related CC: 080278, 08093

Client Information:

Address 1: 555 Smith Street
Address 2: Dept A
City, State, Zip: RIDGEFIELD PARK NJ 07660-2105

	Area Code	Exchange	Number
Phone:	412	555	1212
Fax:	412	555	1212

FIG. 7

▼ **Internal Contact Section**

Contacts:

122 **RM /Commercial AM:** Elaine Jones
Title: Relationship Manager
Phone: 412-555-1212
Fax: 412-555-1213

Power1 TM:

124 **TM Name:** Joe Smith
Title: Treasury Management Officer
TM Phone: 412-555-1212

126 **PM Name:**
Title:
Phone:

128 **Commercial RM:**
Title:

130 **ODR Name:** Mary Odrep
Title: Overdraft Representative
Phone: 412-555-1212
Fax: 412-555-1212
RL: 412-555-1212

FIG. 8

▼ **Overdraft Desk Section**

140 **Primary Contact:** Jenny Primcontact
Title:
Phone: 412-555-1212

Secondary Contact:
Title:
Phone:

Approval Designates:

142	AD Name: Albert Adcontact AD Title: Relationship Manager AD Phone: 412-555-1212	Pager: Home: 412-555-1212 Cell: 412-555-1212
144	AD1 Name: Brian Contact AD1 Title: Business Development Officer AD1 Phone: 412-555-1212	Pager: Home: 412-555-1212 Cell: 412-555-1212
146	AD2 Name: Ann Manager AD2 Title: Sector Service Manager AD2 Phone: 412-555-1212	Pager: Home: 412-555-1212 Cell:

List of TM Accounts

148				
Product	Account #	Account Description	Market	
ACH	99999999		001 : PGH	
LBX	09090909		001 : PGH	

150 **Special Handling instructions:**

152 **Should OD Desk Contact Client?:**
Yes or No?: Yes
Comments:

154 **Please provide any additional information on this client that would assist in processing overdrafts, uncollected or daylight overdrafts:**

FIG. 9

168 170

Required Approvals:

Get Titles Check LA

	Approver's Name	Approver's Title
1st Level: U:\$5,000 L:\$10,000	Elaine Jones	*Relationship Manager
2nd Level: U:\$0 L:\$0	Not Required for this Overdraft	
3rd Level: U:\$0 L:\$0	Not Required for this Overdraft	

162

OD Approver's Section

Required Approval(s)

Elaine Jones
Relationship Manager

Electronic Signature

FIG. 10A

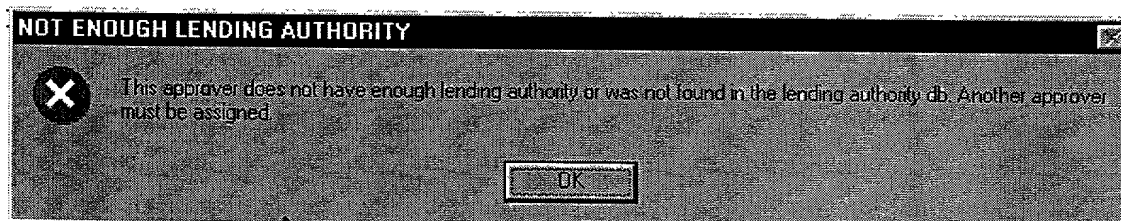


FIG. 10B

Risk Mgmt

Add Documents

Overdraft

Daylight OD

ACH Overlimit

Views

Today's Overdrafts

Outstanding ODs by Rep

Rep & Status

Count by Day & OD

Rep, Count, OD

Date Overdrawn

ACH Monthly Type

Pending ODs

Approver's Views

Ops Help

Lending Authority

Loan Advances

OD Clients db

Exit

Conflict Compare

Client Name	Date Overdrawn	Account No	OD Ledger / DDD Overdrawn / ACH Net Overlimit	Amt OD Uncollected / DDD Orig W're Amt / ACH File Amt	Cost Center
Doed, Janey					
Overdraft					
X ML Sporting Goods	1/2/2002	54321	\$50.00	\$100.00	08093 - PGt
Jones, Elaine					
Overdraft					
X MG Industries	1/2/2002	12345678	\$83.68	\$173.68	08093 - PGt
✓ MG Industries	1/1/2002	12345678	\$85.10	\$150.02	08093 - PGt

174

172

FIG. 11

Required Approval(s)
 Elaine Jones
 Relationship Manager

Electronic Signature
 Elaine Jones
 12/10/2001 10:54:40 AM

FIG. 12

182

Close Edit Document

Risk Management

Chronic Response Memo

▼

Risk Oversight Section

Oversight Rep: Mary Ovre

Market and CC: PGH Healthcare

Customer: MG Industries

Account: 12345678

Power ID: 0000099999

Segment PGH Healthcare

AM/RM Elaine Jones

TMO Joe Smith

OD Rep Mary Ovre

Status Pending

Oversight Last Updated 01/02/2002

Obligor N/R

Date Identified 01/02/2002

Rpt Identified On Daily Accumulative Report

Acct Position Ledger

Client or Bank Error Client

Fee Disposition Assessed

Product/Error Type/Category

Posted Items Exceeding Available Balance

Oversight Comments

1/4/02 - Reviewed. Account has had 1 OD and 1 Uncollected OD since last review. Notice not sent based on recent RM comments. Will keep as Pending for now.

1/3/02 - Reviewed. This account is now experiencing uncollected overdrafts rather than ledger ODs and they seem to be occurring less frequently. Please contact the OD desk to have these standing instructions changed to charge if that is your intention per your comments for future uncollected & ledger overdrafts. Notification sent.

1/2/02 - Reviewed. This account has a daily uncollected position due to check presentments and ACH debits that post against unavailable teller deposits. While the OTC deposits are frequent they are drawing on total deposits rather than their available. Per the OD documents, the Overdraft desk Rep makes a daily call to the client to get funding information. Notification sent.

Outstanding CAA Fees

▼

Officer Section

RM/TM Comments

1/2/2002 09:19:15 AM by Elaine Jones - The owner of this business is a long time client. He historically responds to RM calls regarding NSF incidents and funds the accounts. However, the number of NSF incidents have become too frequent and he has been informed that it must be cleaned up. Also, future occurrences will be charged.

Created By: Mary Ovre

Modified By: Mary Ovre

Date: 01/02/2002 08:57:25 AM

Date: 01/04/2002 12:27:09 PM

FIG. 13

Active Chronics View:

Chronic Overdraft Views				
Active Chronics				
by Segment				
by AM/RM				
by TM				
by Mkt/CC				
by Reason				
by Status				
by Obligor				
All Accounts				
by Oversight Rep				
Reports DB				
Feedback				

Client	Status	Account	Mkt/CC	Oversight Rep
MG Foods	Pending	111111112	PGH Healthcare	Mary Overp
MG Industries	Long Term	12345678	PGH Healthcare	Mary Overp
MG LLC	Pending	22222222	PGH Healthcare	Mary Overp
MG Toys	Pending	99999999	PGH Healthcare	Mary Overp

202

204

FIG. 14A

All Accounts view:

		Client	Status	Mkt/CC	Oversight Rep
Chronic Overdraft Views Active Chronics by Segment by AM/RM by TM by Mkt/CC by Reason by Status by Obligor All Accounts by Oversight Rep Reports DB Feedback	▼ 111111111	MG Sporting Goods	Resolved	PGH Healthcare	Mary Ovrrep
	▼ 111111112	MG Foods	Pending	PGH Healthcare	Mary Ovrrep
	▼ 12345678	MG Industries	Long Term	PGH Healthcare	Mary Ovrrep
	▼ 222222222	MG LLC	Pending	PGH Healthcare	Mary Ovrrep
	▼ 999999999	MG Toys	Pending	PGH Healthcare	Mary Ovrrep

FIG. 14B